

Insurance Replacement Cost Documentation

Prepared
For

Tony Calice
43 Winterberry Court
Cockeysville, Maryland 21030

Prepared by: Keith Hannum
Graduate Gemologist (GIA)
Date: 12/7/2011
Smyth File Number: 2934608

Statements

This document was prepared to provide an estimate of replacement cost through Smyth Jewelers and is for the intended use of obtaining insurance. Any other use of this document is invalid and likely to mislead others who might rely on it.

The intended method of replacement is with a new item of like kind and quality.

Every effort has been made to grade the gemstones described in this document as accurately as possible within the normal and reasonable gemological ranges. Opinions of quality and grade may vary upon reexamination by another qualified gemologist.

Unless otherwise stated, all gemstone weights, grades and measurements are approximate and based on information provide by the items manufacturer.

Diamonds are graded with the proscribed grading nomenclature of the Gemological Institute of America (GIA) and the use of pre-graded permanent master diamond color comparison stones and are graded under corrected light - daylight equivalent.

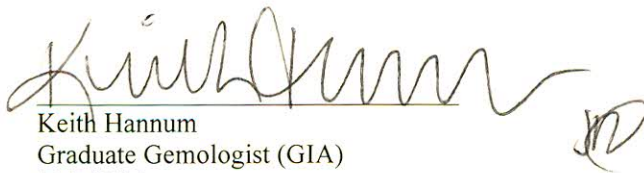
Unless otherwise stated, all colored stones listed on this appraisal report have probably been subjected to a stable and possibly undetectable color enhancement process. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewelry trade.

Every effort has been made to determine the metal identity and fineness of any mountings described in this document as accurately as possible without the use of damaging tests.

Unless expressly stated, the condition of the item(s) appraised is good. Any serious deficiencies and repairs are noted. Ordinary wear and tear is not noted.

Certification

- ◆ I hereby certify that, to the best of my knowledge and belief:
- ◆ The statements in this document are true and correct including representation of quality and quantity.
- ◆ I have made a personal inspection of the property unless otherwise stated.
- ◆ Although neither my compensation nor the consummation of any sale is contingent upon the reporting of any predetermined replacement cost, this document may have been provided as evidence of the quality of a purchase made from Smyth Jewelers.
- ◆ The replacement cost estimate is the most common actual sales price of the same, identical or fully comparable property if sold by Smyth Jewelers at this time.
- ◆ I am competent to identify and determine the relative quality of the subject property, which is similar to items normally bought and sold by Smyth Jewelers. All significant characteristics affecting the replacement cost have been reported.


Keith Hannum
Graduate Gemologist (GIA)
12/7/2011

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Ring

One lady's engagement ring, fourteen karat white gold, featuring one round brilliant cut diamond, accented on either side by one round brilliant cut diamond, and three channel set round brilliant cut diamonds.

Diamond Attributes

Shape and cut:	Round brilliant-cut
Weight:	0.85 cts. (actual)
Clarity:	VVS-1
Color:	D
Comments:	Report #13222596

Diamond Accent Attributes

Shape and cut:	Round Brilliant-cut
Number of diamonds:	8
Total Weight:	0.56 cts. (estimated)
Clarity:	SI
Color:	H

Mounting Attributes

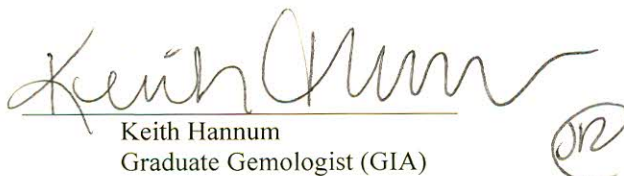
Metal content:	14K white gold (stamped)
Condition:	New

Smyth Jewelers' Style Number: 33785239

Total Smyth Jewelers Replacement Cost	\$14,045.00
6.00 % Tax	\$842.70
Total Smyth Jewelers Replacement Cost Including Tax	\$14,887.70

Fourteen thousand eight hundred eighty-seven dollars and seventy cents

Signature of Preparer:


Keith Hannum
Graduate Gemologist (GIA)

DKH/jkr